

CHAPTER – I

HISTORY OF RURAL HOUSING PROGRAMME IN INDIA

1.1 Public housing programme in the country started with the rehabilitation of refugees immediately after independence. Till 1960, nearly 5 lakh families were provided houses in different parts of northern India.

1.2 In 1957, as a part of the Community Development Movement (CDM) a Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives of upto Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till end of the 5th Five Year Plan (1974-1979). Another scheme introduced in the 4th Plan called House Sites-cum-Construction Assistance Scheme (HSCAS) was also transferred to the State Sector from 1974-75.

1.3 Specific focus on rural housing in India, has its origin in the wage employment programmes of National Rural Employment Programme (NREP), (1980), and Rural Landless Employment Guarantee Programme (RLEGP), (1983), by allowing construction of houses under these programmes. A full-fledged rural housing program Indira Awaas Yojana (IAY) was later launched in June, 1985 as a sub-scheme of RLEGP for the construction of houses for SCs/STs and freed bonded labourers. A distinct earmarking of a part of fund under RLEGP for IAY was effected for the purpose. When Jawahar Rozgar Yojana (JRY) was launched in April, 1989, 6% of the funds was allocated for housing for the SCs/STs and freed bonded labourers. In 1993-94, the coverage was extended to Non-SC/ST families by increasing the earmarked fund for housing under JRY to 10% and allowing the use of the additional 4% for this category of beneficiaries.

1.4 Indira Awaas Yojana (IAY) was made an independent scheme with effect from 1st January, 1996 aimed at addressing housing needs of the BPL households. After more than 30 years of its implementation, although IAY has addressed the rural housing shortage, there still exists a huge gap in rural housing scenario in view of the limited scope of coverage under the scheme.

1.5 To address the gap in rural housing and in view of Governments' commitment to provide "Housing for All" by 2022, the scheme of IAY has been re-structured into Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) w.e.f. 1st April, 2016.

CHAPTER – II

SALIENT FEATURES OF PMAY-G

2.1 Aim and Objective

PMAY-G aims to provide a pucca house with basic amenities to all houseless and households living in kutcha and dilapidated house by 2022. The immediate objective is to cover 1.00 Crore households living in kutcha house/dilapidated houses in three years from 2016-17 to 2018-19 and ensure construction of quality houses.

2.2 Salient Features of PMAY-G

- a. Providing assistance for construction of 1.00 crore houses in rural areas over the period of 3 years from 2016-17 to 2018-19.
- b. The minimum unit (house) size enhanced from the existing 20 sq.mt. to 25 sq.mt including a dedicated area for hygienic cooking.
- c. Enhancement of unit assistance from Rs. 70,000 to Rs. 1.20 lakh in plains and from Rs 75,000 to Rs.1.30 lakh in hilly states, difficult areas and IAP districts.
- d. The cost of unit (house) assistance is to be shared between central and state governments in the ratio 60:40 in plain areas and 90:10 for north-eastern and hilly states.
- e. Identification of beneficiaries using SECC-2011 data. The identification and selection of the beneficiaries shall be done by the community through the Gram Sabha, from the SECC 2011 list, based on the housing deficiency and other social deprivation parameters.

- f. Setting up of National Technical Support Agency at national level to provide technical support in achieving the target set under the project. The beneficiaries of PMAY-G in addition to being provided financial assistance shall also be offered technical assistance in the construction of the house.
- g. If the beneficiary so chooses, he/she will be facilitated to avail loan from Financial Institutions for an amount of upto Rs 70,000.
- h. Meeting the additional financial requirement by borrowing through National Bank for Agriculture and Rural Development (NABARD) to be amortised through budgetary grant after 2022.
- i. Special Projects to be sanctioned to states based on situational exigencies and special needs.

CHAPTER - III

Financial Arrangement and Targets

3.1 Sharing of the Scheme Cost

3.2.1 The cost of providing financial assistance to the beneficiaries under PMAY-G would be shared between the Government of India and the State Governments in the ratio of 60 : 40. In the case of North-Eastern States and the three Himalayan States viz., Jammu & Kashmir, Himachal Pradesh and Uttarakhand, the sharing pattern is in the ratio is 90:10. Government of India would provide the full cost in respect of Union Territories (UTs).

3.2 Allocation of Scheme funds

3.2.1 From the annual budgetary grant, 95% of funds would be apportioned for new houses under PMAY-G, which will be inclusive of 4% towards Administrative expenses. The remaining 5% of the annual budgetary grant shall be reserved for Special Projects.

3.2.2 The Annual allocation to the states shall be based on the Annual Action Plan approved by the Empowered Committee. The state wise total number of houses to be completed in three years from 2016-17 to 2018-19 shall be finalised after completion of identification process by the Gram Sabha in the states. The states may propose the annual target within the overall number of houses that have to be completed in three years as communicated by the Ministry.

3.3 Administrative expenses

3.3.1 4% of the funds released to the states to be utilised for administering the scheme. Upto 0.5% of the release can be retained at the state level and the balance to

be distributed to the districts in proportion to their targets. The administrative expenses shall be shared by the Centre and States in the same ratio as applicable to the main programme expenditure. The items of works that are permitted to be incurred under administrative expenses are as follows:-

- i) Activities to sensitise and impart habitat and housing literacy to beneficiaries and development of prototypes of house typologies for demonstration;
- ii) Cost of supervision and monitoring of scheme implementation;
- iii) Cost of setting up and operating PMU, including hiring of personnel on contract;
- iv) Cost towards Training and certification of Masons;
- v) Training of Community Resource Persons (CRPs) viz., NRLM compliant SHGs, Asha worker, anganwadi worker and NGOs;
- vi) Social audit and IEC Activities;
- vii) Payment of honorarium to CRPs and service charges to NGOs;
- viii) Training of officials and elected representatives of Panchayats;
- ix) Conduct of assessments and evaluation studies;
- x) Cost of demonstration of Innovative technologies and works related to housing,

3.4 Social Earmarking of Targets

3.4.1. To maintain 60% target for SC/ST at the National Level, 60% of the target allocated to each State / UT should be earmarked for SC/STs subject to availability of eligible PMAY (G) beneficiaries. Within earmarked targets, the proportion of SC/ST is to be decided from time to time by the respective States. The States upon deciding the proportion of SC/ST within the State would communicate the same to the Ministry of Rural Development. Further, the States / UTs would be allowed to

interchange targets between SC and ST if there are no eligible beneficiaries from either of the category and it is certified as such.

3.4.2 The earmarking for SC/ST will only define the minimum limit that should be achieved and if State/UTs so desire they may add to target under these categories to ensure saturation. This would be in consonance with the category wise saturation approach which requires beneficiaries belonging to vulnerable and disadvantaged groups to be covered on a priority basis.

3.4.3 Once the category SC/ST in a particular state has been saturated, the same should be informed to the Ministry to avoid allotting any more targets to that particular social category in that state during the next year.

3.4.2 Further, 15% of the total fund would be earmarked for Minorities at the National Level. The allocation of targets for Minorities among the States/UTs is on the basis of the proportionate population of Minorities in the respective State/UT (i.e. the proportion of Minority population in the State to the Minority population in the country as a whole).

3.4.5 The identification and selection of Minority beneficiaries should be done in the meeting of the Gram Sabha where the Priority List of beneficiaries is verified as per the procedure described in Chapter 4. The Gram Sabha has to identify the Minority beneficiary from the list of eligible beneficiaries in 'Others' category and sanction houses to the identified minorities as per the target allocated for the category in the Gram Panchayat.

3.4.6 The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995, provides for social security for persons with disabilities. Accordingly, in the scheme of PMAY-G while deciding the *inter-se* priority among the beneficiaries who are to be provided assistance, households with any disabled member and no able bodied adult member have been accorded additional deprivation score so that such households are given priority while allotting the houses. Keeping in view the provisions of the Persons with Disabilities Act, 1995, the States to the extent possible, may ensure that 3% of beneficiaries at the State Level are from among persons with disabilities.

3.5 Empowered committee

12.7.1 There shall an Empowered Committee chaired by Secretary (RD) to approve the Annual Action Plan. The Empowered Committee shall consist of the of following members:-

- a) Joint Secretary (Rural Housing)
- b) Adviser (Niti Aayog)
- c) Representative of HUDCO
- d) Secretary dealing with Rural Housing, of the state concerned
- e) Representative of I.F.D
- f) The Committee may invite experts as required to assist it in its meetings

12.7.2 The others functions of the Empowered Committee are:-

- a) To approve Special Projects
- b) To approve State's criteria for determination of difficult areas
- c) To approve annual allocation to States/UTs based on Annual Action Plan submitted by them.

- d) To decide on reallocation of Targets and funds between States against unutilized funds
- e) To review the programme, suggest studies etc.

Chapter-IV

IDENTIFICATION AND SELECTION OF BENEFICIARIES

4. Fairness and transparency in identification and selection of beneficiaries is the cornerstone for realizing the goal of 'Housing for All'. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, the housing deprivation parameters in the SECC data will be used for identifying households and then selected by the Gram Sabhas.

4.1 Universe of Eligible Beneficiaries

Moving away from BPL list, the universe of eligible beneficiaries under PMAY (G) will include all the houseless and households living in zero, one or two room kucha houses as per SECC data, subject to the exclusion process described in **Annexure-I**.

4.2 Prioritisation within the Universe

4.2.1 There will be multilayered prioritisation within the universe of eligible PMAY (G) beneficiaries. Priority will first be assigned on the basis of parameters reflecting housing deprivation in each category viz., SC/ST, Minorities and Others. To begin with, households will be prioritized based on houselessness followed by the number of rooms; zero, one and two rooms, in that order. In a particular social category viz., SC/ST, Minorities and Others, households which are houseless or living in houses with lower number of rooms shall not be ranked below households living in houses with higher number of rooms

4.2.2 Within the above priority groups, households that fulfill the criteria of automatic inclusion, as defined in SECC (criteria elaborated in **Annexure-I**), will be

further elevated. Automatically included households shall not rank lower than other households within a priority group. Inter se priority within the two sub groups viz. households which are automatically included and otherwise, will be determined based on their cumulative deprivation scores. The scores will be calculated from the socio economic parameters given below with each having equal weight.

- i. Households with no adult member between age 16 to 59
- ii. Female headed households with no adult male member between age 16 to 59
- iii. Households with no literate adult above 25 years
- iv. Households with any disabled member and no able bodied adult member
- v. Landless Households deriving the major part of their income from manual casual labour

4.2.3 Households with higher deprivation scores will be ranked higher within the sub groups.

4.3 Preparation of Priority Lists

Separate priority lists, satisfying the principles of prioritization enunciated in para 4.2, will be generated for SC, ST, Others and Minorities for each Gram Panchayat subject to availability of eligible households. System generated category wise ranked priority list could be downloaded from the scheme MIS - AwaasSoft. Thereon, the lists will be circulated to the concerned Gram Panchayats for verification.

4.4 Verification of Priority Lists by Gram Sabha

4.4.1 Once the category wise priority lists are made available and suitably publicized, a Gram Sabha will be convened. The Gram Sabha will verify the facts based on which the household has been identified as eligible. If the inclusion has been done based on wrong facts, if the household has constructed a pucca house or has been allotted a

house under any government scheme or migrated since the time of the survey, the Gram Sabha shall delete the name of such families. The list of deleted households, including reasons for deletion, will form part of the minutes of the Gram Sabha resolution.

4.4.2 In case there is a tie with more than one household within a sub group having the same deprivation score, the Gram Sabha will rank the households by according priority on the basis of the following parameters:

- i) Households with widows and next-of-kin of members of defence / paramilitary / police forces killed in action;
- ii) Households where a member is suffering from leprosy or cancer and People living with HIV (PLHIV).
- iii) Households with a single girl child.
- iv) Beneficiary families of the the Scheduled Tribes and Other Traditional Forest Dwellers ([Recognition of Forest Rights\) Act, 2006](#), commonly known as Forest Rights Act.
- v) Transgender persons.

4.4.3 If none of the above parameters are applicable, the Gram Sabha may decide the ranking based on instructions issued by States/UTs and record proper justification for the same. The ranking should be complete with each household being assigned a distinct rank.

4.4.4 The Gram Sabha may also record its opinion about households to be added to the priority list which are not included in SECC list and which though included in SECC list have not been included in the priority list, in the minutes of the resolution. Thereafter, the following lists, prepared as per the Gram Sabha resolution, are to be

forwarded to the BDO or any block level official, as entrusted by the State/UT, for further action.

- i) List of deleted households
- ii) List of eligible households with ranking
- iii) List of households which may be included/added to the priority list – The list may include households which were not enumerated during the SECC survey or households which though enumerated have not been included in the priority list despite being eligible for receiving assistance under PMAY (G) as per the criterion enunciated in Para 4.1.

4.5 Grievance Redressal

4.5.1 Post verification, once the lists have been made available by the Gram Sabha, the BDO or any block level official, referred to as Competent Authority hereinafter, will ensure that the lists are widely publicized within the Gram Panchayat for a minimum period of seven days. Further, he/she will be responsible for ensuring that the Gram Sabha resolution along with the above list are entered on AwaasSoft.

4.5.2 After the lists have been suitably publicized for seven days, a window period of fifteen days would be provided for submission of complaints regarding deletion or change in ranking without following due procedure. The complaints may be collected by any village level functionary/official appointed by the State/UT and thereafter forwarded to the Competent Authority for further processing or the aggrieved party may submit his/her complaint directly. The Competent Authority shall enquire into the complaints, prepare a report and submit the same in a time bound manner, where

time period is to be decided by the state, to an Appellate Committee that is to be constituted by the State.

4.5.3 The state government shall constitute a three-member Appellate Committee at the District level. It may be headed by a Nominee of the District Magistrate/Collector, another official and at least one non –official member. The Appellate Committee will consider the complaints with the report, hear appeals against deletion or change in ranking and resolve the same within a fixed period of time, where time period is to be decided by the State.

4.5.4 The Appellate Committee will then publish the Gram Panchayat wise final priority list for each category after ensuring the ranking is complete and each household has been assigned a distinct rank. The list will be published on the notice board of the Gram Panchayat and advertised widely. The priority list will also be entered on the website of PMAY.

4.6 UPDATION OF PRIORITY LIST

4.6.1 In the initial year of implementation of PMAY (G), no provision will be available for adding/including names to the list. However claimants, other than those endorsed by the Gram Sabha for inclusion in the list, may submit their claims to the Competent Authority within a period of six months from the day of the passing of Gram Sabha resolution. The competent authority shall enquire into the claims, as endorsed by the Gram Sabha and otherwise, prepare a report and submit the same in a time bound manner, where time period is to be decided by the state, to the Appellate Committee. Based on the merit of the claim, the Appellate Committee may recommend including these households in the universe of beneficiaries of PMAY-G.

4.6.2 An additional priority list for the households included in the universe as recommended by the Appellate Committee may be prepared, Gram Panchayat and community wise. The list should fulfill all the conditions of prioritization enunciated in Para 4.2. Further, the list of households that have been recommended for inclusion may be ranked comprehensively after applying the tie breaking rule described in Section 4.4.2. If the same does not suffice in breaking the tie, any other instruction issued by the State/UT may be employed to arrive at the final ranking.

4.6.3 Instructions on providing assistance for construction of houses under PMAY-G in respect of the households recommended for inclusion in the Additional Priority List would be intimated later after obtaining the approval of Competent Authority in the Central Government.

4.7 Preparation of Annual Select Lists

4.7.1 Once targets are communicated by the Ministry, the State/UT government shall distribute category wise targets to respective Districts and enter the same on AwaasSoft. The annual select list shall begin with the top households in the approved priority list and be restricted to the target assigned for each category to the Gram Panchayat for that year.

4.7.2 The Annual Select list shall be widely disseminated including in print and electronic media, and through wall paintings in the village.

EXCLUSION PROCESS

Step 1: Exclusion of pucca houses- All households living in houses with pucca roof and/or pucca wall and households living in houses with more than 2 rooms are filtered out.

Step 2: Automatic Exclusion– From the remaining set of households, all households fulfilling **any one of the 13 parameters listed below are automatically excluded**:-

1. Motorised two/three/four wheeler/ fishing boat
2. Mechanised three/ four wheeler agricultural equipment
3. Kisan Credit Card with credit limit of Rs.50,000 or above
4. Household with any member as a Government employee
5. Households with non-agricultural enterprises registered with the Government
6. Any member of the family earning more than Rs.10,000 per month
7. Paying income tax
8. Paying professional tax
9. Own a refrigerator
10. Own landline phone
11. Own 2.5 acres or more of irrigated land with at least one irrigation equipment
12. 5 acres or more of irrigated land for two or more crop seasons
13. Owning at least 7.5 acres of land or more with at least one irrigation equipment

CRITERIA FOR AUTOMATIC INCLUSION

1. Households without shelter
2. Destitute / living on alms
3. Manual scavengers
4. Primitive Tribal Groups
5. Legally released bonded labourer

Chapter-V

CONSTRUCTION OF HOUSE

5.1 Unit Assistance to the Beneficiary

5.1.1 Under PMAY-G the beneficiary is provided a unit assistance of Rs.1.20 lakh in plain areas and 1.30 lakh in hilly states, difficult areas and IAP districts for house construction.

- a) **Difficult areas:** Those areas where due to reasons of poor availability of materials, poor connectivity, adverse geo-morphological and climatic conditions the cost of construction is higher. The classification of an area as *difficult* within a State, is to be done by the State Governments. Such classification shall be based on an existing classification in the State under some other provision or through the use of a methodology based on objective criteria. The Empowered Committee for the programme shall approve the state classification. For assigning the difficult areas a Village Panchayats, may be treated as the smallest unit.
- b) **Hilly States:** The States of Jammu and Kashmir, Himachal Pradesh and Uttarkhand is included in this category.
- c) **IAP Districts:** Districts taken up under Integrated Action Plan of Ministry of Home Affairs.

5.1.2 Additionally upto 90/95 mandays of unskilled labour during house construction is provided under Mahatma Gandhi NREGA. This may be availed by the beneficiary himself, and in case where the beneficiary has exhausted his 100 days under NREGS or if the beneficiary is old and for some reasons unable to work by

himself, the labor may be contributed by another worker seeking work under NREGS.

5.1.3 Houses sanctioned under PMAY-G are also eligible to receive assistance of Rs.12,000 for the construction of toilet from Swach Bharat Mission (G) or any other dedicated financing source.

House Size

The minimum size of the house to be 25 square meters including a cooking space and a toilet.

5.2 Tagging of Land and Mapping of Field Functionary and Mason to Beneficiary

5.2.1 Before issue of Sanction order the BDO or any block level official authorized by the State Government shall geo-tag the vacant land of the beneficiary, and also the details of the field functionary and trained mason mapped to the beneficiary.

5.2.2 In case of landless beneficiary the State shall ensure that the beneficiary is provided land from the government land or any other land including public land (Panchayat common land, community land or land belonging to other local authorities). For the selected land connectivity and availability of drinking water be ensured. The States will ensure that this is accomplished once the Priority List is finalized.

5.3 Issue of Sanction letter to Beneficiary

5.3.1 The Annual Select List drawn from the Priority List of the beneficiaries as per the target allocated will be registered on MIS-AwaasSoft. During the registration, the

details of bank account, name of the nominee, NREGS Job Card number have to be mandatorily entered. In addition, the mobile numbers wherever available may also be seeded on AwaasSoft.

5.3.2 After registration of the beneficiary details and the bank account details of the beneficiary are validated, a sanction order shall be individually generated in AwaasSoft for each beneficiary with a distinct PMAY-G ID and QR code. Allotment of house shall be made jointly in the name of husband and wife except in the case of a widow/unmarried /separated person. The State may also choose to allot it solely in the name of the woman. In the case of beneficiaries selected under the quota for persons with disabilities, the allotment should only be in the name of such person. The issue of sanction in favour of the beneficiary to be communicated through SMS to the beneficiary. The beneficiary can either collect the sanction from the Block Office or download from the PMAY-G website using his PMAY-G ID.

5.4 Release of first installment to Beneficiary

5.4.1 The first installment shall be released to the beneficiary electronically to the registered bank account of the beneficiary within a week (7 working days) from the date of issues of sanction. The States would pursue with the Bank in which the State Nodal Account is maintained to send an SMS to the beneficiary intimating transfer of assistance.

5.5 Mode of Construction

5.5.1 The house shall be constructed or got constructed by the beneficiary himself/herself under PMAY-G. No contractor should be engaged by the State in construction of houses. If any case of construction through contractor comes to notice, the Ministry of Rural Development, it will have the right to recover the

releases made to the State for those PMAY-G houses. The house should also not be constructed by any Government department/agency other than where specifically mentioned.

5.6 Time limit for completion of House by the beneficiary

5.6.1 The complications in completion of the house accentuate with delay in construction. With escalation of time the cost of inputs also increase and because the beneficiaries are from a strata that is vulnerable to various insecurities of life, delay results in the assistance money being used to service other pressing necessities or to meet consumption requirements. Such situations become irretrievable. And the recovery of money from such beneficiary would be very undesirable given their precarious socioeconomic condition. The state has to very closely monitor the construction of house by the beneficiary and ensure constant handholding.

5.6.2 The construction of house should be completed in 18 months from the release of first instalment. House construction can have only the following 7 stages / levels viz.,

- a) House sanctioned
- b) Foundation
- c) Plinth
- d) Windowsill
- e) Lintel
- f) Roofcast
- g) Completed

5.7 Release of assistance to the beneficiaries

5.7.1 The States/UTs shall in the beginning of the year decide the total number of instalments and the amount in each installment to be paid to the beneficiary for house construction. All States/UTs must mandatorily pay the last instalment after completion of the house. States/UTs have to map instalments other than the 1st and the last to house construction stages / levels of their choice from among the following in Awassoft :-

- a) Foundation
- b) Plinth
- c) Windowsill
- d) Lintel
- e) Roofcast

Chapter – VI

BENEFICIARY SUPPORT SERVICES

6.1 To ensure timely completion of quality houses within the available resources, in addition to providing financial assistance to the beneficiaries for house construction, it is essential that crucial support services like briefing on the stage wise requirement of materials and resources, the development of different options of locally relevant house type designs, awareness on cost saving construction technologies, facilitation of common procurement of construction materials, availability of sufficient number of trained masons etc are provided to the beneficiaries.

6.2 The provision of support services will need action on the following area:

- a) Sensitization workshop for the beneficiaries
- b) Develop House Design typologies
- c) Mason Training and Certification
- d) Plan for unified sourcing of construction material
- e) Support to old and disabled beneficiaries
- f) Facilitating loan from Banks for upto Rs 70000

6.2.1 Sensitization Workshop for the beneficiaries

6.2.1.1 The states organize a workshop on a selected date to sensitize the selected beneficiaries on the quantum of assistance and the stage wise installments thereof, the need to take up construction of the core house initially, the approximate requirement of material for construction of each stage, the disaster resilient features that need to be incorporated for houses in their locality, the different options of the

house type designs suitable to their area the availability of the skilled mason along with their contact, the source for procurement of the material at reasonable rate.

6.2.1.2 The States should also facilitate having interaction of the beneficiaries with the banks identified to provide loan for house construction, the trained masons in the area and the line departments that are supposed to provide converged services to the beneficiary.

6.2.2 Develop house designs typologies

6.2.2.1 The states should provide the beneficiaries bouquet of options of house designs and appropriate technology suitable to the region of their residence. The core house design should include a dedicated space for hygienic cooking and also include a toilet and bathing area. The roof and wall should be strong to be able to withstand the climatic conditions of the place in which the beneficiary resides and incorporate disaster resilient features (where needed) to be able to withstand earthquakes, cyclone, floods etc. It is also desirable that the house design incorporates the following features, which could be later added to by the beneficiary depending on the resource availability.

- a) adequate space for pursuing livelihood activities;
- b) a verandah
- c) rain water harvesting system

6.2.2.2 The Central government will handhold the states, wherever needed, in the development of region specific type designs for the states.

6.2.2.3 Along with the sanction letter of assistance for construction of the house, the beneficiary should be provided the menu of options of the identified house designs and technologies that will also have the following details:

- a) The quantity of materials required and the tentative cost involved for different levels of construction viz. foundation, lintel level, roof etc., for each identified house design.
- b) Provide list of the trained masons and their contact details.
- c) Intimate about the location of demonstration house that had been constructed so that the beneficiary can have a walk through experience.
- d) Name of the bank and the terms and conditions for institutional finance to the beneficiaries

6.2.3 Mason Training and Certification

6.2.3.1 To ensure that the houses that are proposed to be constructed are of good quality, the availability of skilled mason is a must. States should plan and conduct training of masons in locations where the expected construction intensity is high. This is reasonably ascertainable from the Priority List. The trainings to be held as per the Rural Mason Qualification Pack (QP) of the NSDC. As this QP currently includes only the occupational standards for basic construction work, the states may take up the identified type designs that incorporates the local constructional technology to also be included as a part of mason training. The states will need to do the following for organising mason training.

- a) Select semi skilled person in the rural areas who is willing to undergo the training.
- b) Identify and engage a Training Provider accredited to the Construction Skill Development Council, for conduct of the training of rural mason.

- c) Conduct a Pilot Training in a district as per the approved Qualification Pack and then based on the learning's draw up a Mason Training Plan for the state.
- d) Post training make arrangements for assessment of the trained masons through an Assessment Agency accredited to the CSDCI.
- e) Map the trained masons with the beneficiaries' sanctioned assistance under the scheme.

6.2.4 Plan for Collective sourcing of construction material

6.2.4.1 Where the targets are high, the State Governments shall undertake an exercise to assess district wise requirement of materials based on the targets communicated from the Centre and from the Priority List (PL). Based on the request from the agreeing beneficiaries, the States Government should arrive at an arrangement with the suppliers on competitive rates for supply to the beneficiaries.

6.2.4.2 States may also consider setting up material banks at the district level, for procuring the materials in bulk required as per the design typologies and target number of houses. The materials so procured can be supplied to the beneficiaries for construction of the house. Strict quality control must be put in place for these procurement. Third Party verification of the material procured, should be undertaken through an identified Technical Institution in the State.

6.2.4.3 The state may also promote the use of pre-fabrication / pre-engineered materials in the construction where feasible and requested by the beneficiaries.

6.2.5 Support to old and disabled beneficiaries

6.2.5.1 In cases where the beneficiary is old or infirm or a person with disability and is therefore not in a position to get the house constructed on his own, such houses should be taken up as a part of the mason training program and constructed. In case there are still some beneficiaries left out the State Government will ensure that they are assisted through the Gram Panchayats or a ground functionary to get their house constructed.

6.2.6 Facilitating loan of upto Rs 70000 from Banks

6.2.6.1 The beneficiary would want to construct the house as per his aspirations and future requirements as this would be a once in a lifetime activity. This would invariably require additional funds over and above the financial assistance provided to the beneficiary under the scheme. The beneficiary if he/she so chooses, would be facilitated to get institutional finance up to Rs.70,000. In case the beneficiary chooses the option of institutional finance, the central and state subsidy will be routed through the same bank account in which the finance has been availed, and the officials of the financial institutions will also be expected to monitor the progress of construction.

6.2.6.2 To ensure that the beneficiaries of PMAY-G are facilitated to avail loan under DRI or otherwise, the following methodology may be adopted :-

- a) Hold meeting of State Level Bankers Committees (SLBC) to discuss the modalities and terms and conditions for providing the loans to the beneficiaries of PMAY-G.

- b) Discuss with Primary Lending Institutions (Scheduled banks, Co-operative and Regional Rural Banks, Housing Finance Companies) the conditions to be satisfied and documents needed for due diligence.
- c) State and Banks to give wide publicity of the loans to be provided to the beneficiaries and the documents that are required for availing the loan.
- d) Once the beneficiary is sanctioned house, the functionary at the ground level may be assigned the task of getting the application form, filling of the same by the beneficiary who are opting for loan and submitting of the same to the bank for processing the loans.
- e) Monitoring of sanction of the loan should be done at the block, district and state levels including at BLDC/DLBC/SLBC levels. At the district and state level, a senior officer should be made responsible to respond to grievances related to non-sanction of loan and sort out the same in consultation with the banks concerned.

Chapter-VII

Implementation and Support Mechanism

7.1 National Technical Support Agency for Rural Housing

7.1.1 At the centre a National Technical Support Agency (NTSA) on Rural Housing shall be set up, to provide technical support in achieving the target of Housing for All. The activities of the Agency would include developing state wise housing designs, drawings and estimates appropriate to different housing regions, provide technical support in construction of such designs, develop/modify training manuals and oversee conduct of trainings for various stakeholders, coordinate production and supply of building materials, Training and handholding on issues related to AwaasSoft and PFMS etc.

7.2 Technical Support at the State Level

7.2.1 The State Government may identify educational institutions or building centres to provide technical support to the beneficiaries in the construction of the house. At the time of allotment of the houses, the institution that had been roped in may provide a briefing to the beneficiaries about the housing designs and construction technologies that can be adopted in the region where the beneficiary is constructing the house. Further, the institution may monitor the process of training of masons, construction of the house and guide the beneficiary facing difficulties during the construction and in completion of the house.

7.3 State Program Management Units

7.3.1 Under PMAY-G the targets have almost doubled. Although the construction of house is to be undertaken by the beneficiary, it is the responsibility of the State to ensure that beneficiary is guided through in the process and closely monitored to ensure that the houses are brought to completion. The States shall set up a separate dedicated Programme Management Unit (PMU) in the State to undertake the tasks of implementation, monitoring and supervision of the quality of construction. The State PMU shall be headed by the State Nodal Officer and other personnel may be derived through deputation from line departments and by hiring of personnel on contract basis. Similarly, for the District and Block level PMU. The indicative composition and responsibilities of each level of management unit is as below: :

7.3.1.1 State Level

- I PMU Headed by the State Nodal Officer.

- II Other personals
 - a) Technical Expert in the field of construction of house
 - b) Expert to look after IT/MIS/PFMS
 - c) Expert to look after all the Financial matters
 - d) Social Mobilisation expert
 - e) Training Coordinator
 - f) Support staff

III Responsibilities:

- a) Target allocation to Districts and Blocks
- b) Fixing of the installments and the quantum of each installment
- c) Monitor finalisation of Priority List for the state
- d) Mapping of new administrative units in AwaasSoft
- e) Finalisation of the region specific house typologies
- f) Categorisation of Difficult area
- g) Drawing up a convergence plan
- h) Meeting with SLBC to monitor loans disbursement to beneficiary
- i) Coordinate Mason training and Engage a Training Provider
- j) Facilitate sensitization of beneficiaries
- k) Monitor progress of construction as per timeline
- l) Management of the State Nodal Account (SNA)
- m) MIS related Administrative functions
- n) Submission of proposal to Centre for release of Funds

7.3.1.2 District Level

- I To be headed by a full-time Program officer / coordinator/ officer-incharge etc.
- II Other personals
 - a) Technical professional
 - b) IT professional
 - c) Training Coordinator
 - d) Support staff

III Responsibilities:

- a) Finalisation of the Block wise PWL
- b) Facilitate allotment of land to the landless beneficiaries
- c) Sensitizing the beneficiaries**
- d) Mason training plan
- e) Collective sourcing of material where needed
- f) Plan production of Construction material through NREGS and
- g) Coordinate with Banks for loan disbursement to beneficiary through DLBC
- h) Monitor Special Projects
- i) Monitor progress of construction as per timeline
- j) Monitor Reporting on Awassoft

7.3.1.3 Block / block level Panchayat

I To be headed by a full time block coordinator

II Other personals

- a) MIS Data entry operators
- b) Technical support staff

III Responsibilities:

- a) Registration of beneficiaries
- b) Issue of Sanction order to Beneficiaries
- c) Orientation of the Beneficiary
- d) Map a village functionary to beneficiary
- e) Tag a trained mason to beneficiary

- f) Monitor the progress and timely release of installment to the beneficiary

7.3.1.4 Village / Gram Panchayat Level

- a) Every house sanctioned under PMAY-G to be tagged to a village level functionary (Gram Rozgar Sahayak, Bharat Nirman Volunteers, SHGs, representatives of Civil Society Organizations, or any other village level worker) whose task is to follow-up with the beneficiary and facilitate construction. The remuneration of the functionary should be based on performance related parameters fixed by the state.
- b) The rate of remuneration to be paid to the personnel hired may be decided by the State depending on the rates prevailing in the State and approved by the competent authority. The expenditure towards hiring of the personnel may be met from the administrative expenses.

7.4 Annual Action Plan

7.4.1 The States/UTs should prepare a comprehensive annual plan for implementation of the scheme of PMAY-G which includes time-bound completion of the houses sanctioned and ensure convergence of the other schemes of the Centre and States.

7.4.2 The Annual Action Plan for the State should contain the District-wise Plan highlighting the strategy that is to be adopted for saturating the households which have the highest housing deprivation score. The District-wise Plan will also highlight all the amenities that will flow to the beneficiary through convergence with different schemes of Centre and States, the mason training program, the development and dissemination plan of house typologies and Beneficiary sensitization workshops.

7.5 Committees at the State and District level

In order to ensure implementation of PMAY-G takes place at the ground level as per the Annual Action Plan, the States shall have Committee at the State and District Level comprising of officials implementing different components of the Annual Action Plan, public representatives and elected members. The state level committee to be chaired by the Chief Secretary and the district level committee to be chaired by the District collector. The composition of the Committee at the State and District Level may be decided by State Government.

7.6 Role of Gram Panchayat

7.6.1 Under the scheme of PMAY-G, Gram Panchayats have been given the most critical role to play in the actual implementation of the scheme. These include the following:-

- a) The GP finalises the priority list of the eligible beneficiaries prepared based on SECC-2011 database through Gram Sabha
- b) The GP through Gram Sabha prepares the list of additional beneficiaries who though eligible have been left out from the list of eligible beneficiaries.
- c) The GPs should ensure maximum participation in the Gram Sabha held to finalize the Permanent Waitlist and the annual select list of beneficiaries.
- d) They should arrange the meeting of beneficiaries either at the level of the Village Panchayat or for a cluster of Village Panchayats, depending on the number of beneficiaries, and facilitate the orientation of beneficiaries on different aspects of the scheme.

- e) The Gram Panchayats with the help of the Gram Sabha would identify families who cannot construct houses on their own and help in identifying NGOs/Civil Society Organizations of repute to handhold such beneficiaries to construct the houses in time.
- f) The GPs assist in identifying common land and other land including Govt land for allotment to the landless beneficiary.
- g) The GPs may facilitate the beneficiaries in accessing materials required for construction at reasonable rates and also the trained masons needed for construction.
- h) The Gram Panchayats would ensure convergence with other scheme of the Centre and State so that the beneficiary of PMAY-G avails the benefits of these schemes.
- i) They should discuss the progress of the scheme in their scheduled meetings.
- j) They should also proactively assist the social audit teams to conduct Social Audit.
- k) The Gram Panchayat should identify and monitor the local level functionary who would be tagged with each house sanctioned for ensuring completion of the construction of the house without delay.

7.6.2 In order to enable the Panchayats to play their role effectively, the State Government may do the following:-

- ✓ Organise training programme to equip the Panchayats to carry out the tasks assigned to them.
- ✓ Provide the Panchayats IEC material particularly on materials and building technologies.
- ✓ Provide share of administrative expenses commensurate with workload.
- ✓ Issue an order specifying the roles and responsibilities of each tier of Panchayat as appropriate to the States.

Note:- It is clarified that in States where there are no Panchayats, democratic institutions at the appropriate levels should be assigned the roles specified for Panchayats. In States where Gram Panchayats are too small, clusters of Gram Panchayats should be formed and enabled to perform their tasks.

7.7 **Role of Self Help Groups accredited to NRLM**

- a) The SHGs need to be involved in the construction / completion of houses sanctioned to the beneficiaries.
- b) SHGs should be involved for creating awareness about the construction of the durable houses and availability of materials, provision of benefits of other scheme implemented by the State and Central Government to the beneficiaries of PMAY-G.
- c) Production of building materials by the SHGs should be taken up for supply of the same to the beneficiaries of PMAY-G at a nominal cost thereby benefitting both the SHGs who have a ready market for the

building materials produced and the beneficiaries of PMAY-G who can purchase the material at a lower cost.

Chapter – VIII CONVERGENCE

8.1 Convergence for basic amenities will be ensured so that the beneficiary has access to basic amenities in addition to housing. The schemes sought to be converged for providing basic amenities are :-

- a) Construction of a toilet has been made an integral part of the PMAY-G house. The toilets are to be provided through funding from Swachh Bharat Mission (G) or any other dedicated financing source. The house would be treated as complete only after the toilet has been constructed.
- b) It has been mandatory that the beneficiary of PMAY-G would get wage component for 90 persondays (95 persondays in hilly states, difficult areas and IAP districts) at the current rates with regard to the unskilled labour component for construction of the house under convergence with MGNREGA. Server to server integration between AwaasSoft and NREGASoft has been developed so that work for construction of house is generated on NREGASoft automatically once the sanction of house is issued on AwaasSoft.
- c) Potable drinking water is one the preliminary basic amenity which is required for leading a healthy life by the household. The beneficiary of PMAY-G should be provided access to safe drinking water through convergence National Rural Drinking Water Programme (NRDWP) of Ministry of Drinking Water and Sanitation.
- d) DeenDayalUpadhyay Gram JyotiYojana (DDUGJY), Ministry of Power for electricity connection. The State Government would furnish the details of beneficiaries who have been sanctioned houses under PMAY-G to the power

distribution company which is operating in the area for providing free electricity connection. The power distribution company would as per the guidelines of DDUGJY would provide the electricity connection to the PMAY-G house.

- e) States to ensure that the beneficiaries of the PMAY-G gets the advantage of the schemes implemented by Ministry of New and Renewable Energy for Solar Lanterns, Solar Home Lighting Systems, Solar Street lighting systems and the National Bio-Mass Cookstoves Programme (NBCP) for family size bio-gas plants.
- f) In order to ensure a cleaner and healthy environment for the household, the solid and liquid waste generated by the household needs to be treated. Accordingly, the State Government may through convergence with the the scheme of Swachh Bharat Mission (G) or any other scheme of the State Government, ensure management of Solid and Liquid Waste
- g) The state may to the meet the requirement of building materials, may take up production of building materials viz., bricks etc., through convergence with MGNREGA. The material that had been manufactured may be supplied at subsidized cost to the beneficiaries of PMAY-G.
- h) States through convergence with MGNREGA, may ensure development of lands of the individual beneficiaries or habitats, soil conservation and protection, bio-fencing, paved pathways, approach roads or steps for the house etc.,

8.2 The schemes mentioned above for convergence are illustrative and the State Government may take the initiative to converge the scheme of PMAY-G with other schemes of the Centre and States so that the benefit of those schemes are provided to the beneficiaries of PMAY-G.

8.3 In order to ensure that the convergence happens at the ground level, State and District level meetings should be held with all the Departments implementing other scheme of the Centre and States wherein the details of the beneficiaries who had been sanctioned houses during the financial year is to be furnished to all the Departments. The officers of the Departments are to be advised to give priority to the beneficiaries of PMAY-G for providing the benefits of the schemes implemented by them. Convergence of schemes for the benefit of PMAY-G beneficiaries should be included in the Annual Action Plan of the State for implementation of the scheme of PMAY-G. The Committees that are set up at the State and District Level should also ensure convergence of the scheme of PMAY-G with other schemes of the Centre and State Governments.

Chapter - 9

REPORTING AND MONITORING PERFORMANCE

9.1 Reporting

9.1.1 All the reporting under PMAY-G shall be based on the AwaasSoft data. The States will also internally monitor their progress based on AwaasSoft data. The data entered in AwaasSoft with regard to the implementation of the scheme of PMAY-G enable generation of a number of reports which can be utilised for monitoring the implementation of the scheme. One of the important report is the gap analysis report which is crucial in monitoring the performance of the scheme. The report identifies the gap that is taking place in different aspects of the scheme which enables to pin point the place where action needs to be taken.

9.2 Performance:

9.2.1 The performance of the State shall be monitored based on the following Parameters:

- a. Fixing of target: The states should have fixed the targets for the District and Block by with in 1 month of communication of the targets
- b. Registration of Beneficiaries: Beneficiaries should be registered within One month.
- c. Issue of Sanction: Sanctions against the targets should stand issued within 2 months of the communication of the Targets.
- d. Freezing of Account of the Beneficiary: All new beneficiary accounts should be opened in SCBs / CSB enabled post office. The accounts of all beneficiaries who have been issued sanction to be frozen on awassoft within 2 month of communication of targets.

- e. Release of 1st installment to the beneficiary within 15 days after sanction /freezing of accounts whichever is later.

Year	Criteria	Indicator
Current year	Target Fixing	100 percent
Current year	Issue of Sanctions	95 percent of Target
Current year	Freezing of Beneficiary Accounts	100 percent of the sanction.
Current year	Release of 1st instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
Current year	House constructed	20 percent of Sanction
Previous year	House constructed	95 percent of Sanction

9.3 Disclosure

9.3.1 The Details of implementation of all components of PMAY-G should be proactively disclosed in the local area through wall paintings or notice boards at the Village Panchayat level. The details should include the following:-

- The names and addresses of households eligible for assistance in the order of priority as per SECC-2011 data.
- The names and addresses of households approved by the Gram Sabha
- The final list of names and addresses of households who would be provided assistance under PMAY-G after the appellate process.
- The names and addresses of the beneficiaries selected for providing assistance under PMAY – G during the year.
- The quantum of assistance that is to be provided for each household and the number and quantum of instalments in which the same is provided.
- Date of completion of the house.

9.3.2 There should be compulsory and pro-active disclosure of the following to the beneficiaries through local level officials, Anganwadi Workers, ASHAs, SHG Leaders and Community Resource Persons:-

- a) The rights and entitlements of the beneficiaries.
- b) The options for appeal with regard to deletion and change in priority and the grievance redressal mechanism.
- c) The responsibilities of the beneficiaries
- d) Registration in AwaasSoft, including entry of mobile number, MGNREGA Job Card Number, Aadhaar No (with consent from the beneficiary) in the system
- e) Support services available from the State Government and the persons/agencies responsible for providing them

9.3.3 There should be concurrent independent monitoring using Community Resource Persons, representatives of civil society organizations and students from Higher Secondary Schools and Colleges. They should be given a format covering the points mentioned above.

9.3.4 Photographs of every house should be taken before, during and after construction of the house. The mobile application “AwaasApp” may be used to capture geo-referenced and time stamped photograph and uploaded on the AwaasSoft. The release of assistance to the beneficiary is based on the photograph of the stage of construction uploaded on AwaasSoft.

9.4 Audit

9.4.1 The State will ensure that the account of PMAY-G at the State level and the administrative fund account at the district level is audited by a Chartered Accountant selected from a panel approved by the C&AG. The auditing should be completed before 31st August of the next financial year. All the PMAY-G Accounts at all levels shall also be open to audit by the C&AG as well as by the Internal Audit Wing of the Pay and Accounts Office of the Ministry of Rural Development.

9.5 Social Audit

9.5.1 Social Audit is a continuous and ongoing process, involving public vigilance and verification of implementation of the scheme. Formal Social Audit is to be conducted in every Gram Panchayat at least once in a year, involving a mandatory review of all aspects.

9.5.2 The basic objective is to ensure public accountability in implementation and provide an effective means for its achievement. The process combines people's participation and monitoring with the requirements of the audit discipline. It is a fact finding process and not a fault finding process.

9.5.3 Social Audit Units (SAU) set up by the state government under MGNREGA can be roped in to facilitate conduct of Social Audit of all components of PMAY-G. Resource Persons identified by the SAU at different levels may be involved with the Gram Sabha in conducting social audit. The resource persons can be drawn from primary stakeholders, civil society organizations, SHGs under NRLM, Bharat Nirman Volunteers (BNV) and other organizations or individuals, who have knowledge and experience in working for the rights of the people. The Quality Monitors and

Community Resource Persons under the scheme should be a part of the Social Audit process.

9.5.4 The Social Audit process can be scheduled for an entire year and carried out in a staggered manner all over the State. The process of beneficiary selection for PMAY-G for the next year and the social auditing of the implementation of the previous year can be carried out in the same Gram Sabha meeting. The beneficiaries who are in the PMAY-G priority list should be informed about the date and venue where the Gram Sabha would conduct the audit.

9.5.5 The following procedure is suggested for social audit:-

- a) The Social Audit Unit set up under MGNREGS to take up the social audit of PMAY-G The Social Audit Unit should identify resource persons at the district, block and village levels. It should prepare reporting formats and issue detailed guidelines for social audit of PMAY-G.
- b) Social Audit Teams should be set up at the Village Panchayat level or for a group of Village Panchayats. Women SHG leaders should, as far as possible be included in the team, as also those from disadvantaged social groups like SCs/STs, persons with disability and so on. The Social Audit team members should not be from the Village Panchayat in which they are doing social audit. Adequate training should be given to all the resource persons and Social Audit team members.
- c) A time-table for Social Audit should be prepared at the beginning of the year in such a way that at least one audit is conducted every year.
- d) The Social Audit Unit may be provided all details of implementation of PMAY-G like guidelines, five year priority list, annual select list, past beneficiary lists, payments made, support services provided, monitoring visits made from different levels, major inspections carried out etc.

- e) The Social Audit Teams and the resource persons along with the beneficiaries shall verify the following, with respect to processes and procedures:-
- i. Final list of beneficiaries eligible for provided assistance under PMAY-G is prepared as per the prescribed procedure based on SECC-2011 data base.
 - ii. The annual select list of beneficiaries is prepared as per the priority in the final list.
 - iii. Progress of completion of houses
 - iv. Quality of construction of houses
 - v. Quantum and number of instalments
 - vi. Bank loans obtained by the beneficiaries
 - vii. Other debt incurred by the beneficiaries
 - viii. Support services provided
 - ix. Grievances and their proper and timely redressal
- f) Following the verification mentioned above, the Gram Sabha shall meet chaired by an elderly person who is not part of the Village Panchayat or implementing agency to discuss the findings of the Social Audit Team. The Gram Sabha will be a platform for all beneficiaries who are included in the final list of beneficiaries and annual select list and other villagers to raise issues related to implementation of PMAY-G. Government may depute an observer to the Social Audit Gram Sabha. The entire proceedings should be videographed, suitably compressed and uploaded in the website.
- g) The Social Audit reports should be prepared in the local language and signed by the Chairperson of the Social Audit Gram Sabha and displayed in the notice

board of the Village Panchayat. The Village Panchayats and others responsible for implementation should take follow up action on the findings of Social Audit and send the action taken report to the State Social Audit Unit. This should also be placed before the next Social Audit Gram Sabha.

9.5 MONITORING

The scheme needs to be monitored very closely. Monitoring should be done at all levels and with special emphasis on quality and timely completion of construction.

9.5.1 Monitoring by Government of India

All data regarding beneficiaries, progress of construction and release of funds, including photographs and inspection reports shall be placed on AwaasSoft and would form the basis for follow up on both the financial and physical progress of the scheme. The physical progress in construction would be monitored through the photographs to be uploaded at every stage of construction as decided by the State Government. The State Government to use the AwaasApp for uploading the photographs. A photograph should be uploaded on completion of construction of the house. The beneficiary should not be charged for the process of taking the photograph and uploading the same on AwaasSoft.

National level Monitors and Area Officers of the Ministry would also visit PMAY-G houses during the field visits, to the extent possible to assess the progress, procedure followed for selection of beneficiaries etc.,

9.5.2 Monitoring by implementing agencies

The State may set up a separate Project Management Unit (PMU) in the State to undertake the tasks of implementation, monitoring and quality supervision. The

PMU may consists of personnel hired on contract basis at different levels of administration viz., State, District, Block and Panchayat.

- a) Officers at the Block level should inspect 10% of the houses at each stage of construction. The list of such houses may be generated at random by AwaasSoft and the inspection report uploaded.
- b) District level officers should inspect 2% of the houses at each stage of construction from the random list generated by AwaasSoft.
- c) Every house sanctioned under PMAY-G to be tagged to a village level functionary (Gram Rozgar Sahayak or any other village level worker) whose task is to follow-up with the beneficiary and facilitate construction.
- d) The PMU set by the State should look into the following to ensure that the beneficiary construct a house which is durable, qualitative and disaster resilient:-
 - i. Site selection
 - ii. Use of appropriate cost effective technology
 - iii. Selection of design and materials for construction which have negative environmental impact.
 - iv. Ensure that a trained mason has been assigned for construction of the house.
 - v. Facilitation of loan to the beneficiary.
 - vi. Ensure that the beneficiary gets 90/95 days wage component from MGNREGA for construction of his house.
 - vii. Provision of basic amenities to the beneficiaries of PMAY-G through convergence with the scheme of Government of India and State Governments viz., toilets, electricity connection, drinking water, solid and liquid waste management etc.,

- viii. Finishing including electrical, plumbing and sanitary fittings
- ix. Ensuring rain water harvesting and drainage system for the house constructed.

Community / Participatory monitoring

In the meeting of the Gram Sabha to approve the annual select list, the list of ongoing PMAY-G houses and list of houses completed during the year should be read out and copy posted in the Panchayat office notice board. A community based participatory monitoring system should be put in place utilizing the services of the SHG network under NRLM. The services of NGOs and Civil Service Organisations (CSOs) may also be utilised for creating awareness of the programme and monitoring the progress and quality of the construction of the house.

Chapter -X

FUND MANAGEMENT AND RELEASE

10 Fund Management

10.1 Basic Principles

- a) The States / UT's to maintain one savings bank account in a Scheduled Commercial Bank at the State level. This account shall be referred to henceforth as the State Nodal Account (SNA).
- b) The annual central allocation (Assistance and Administrative funds) as well as the matching state share to be deposited in the SNA by the States. The State/UT governments to communicate to the Ministry the details of the Bank, the Branch and Account number. The SNA shall also be registered in AwaasSoft and with PFMS.
- c) This SNA shall be operated upon only electronically through a Fund Transfer Order (FTO) and no other mode of drawl from it shall be permissible.
- d) The FTO will have to be digitally signed by two authorities i.e., a creator and an approver to enable a payment. The state shall get the digital signatures of the officials authorised to generate FTO mapped to the location with PFMS.
- e) Part of annual allocation that is payable to the state from the money borrowed through NABARD by the designated Special Purpose Vehicle (SPV) shall also be deposited into the SNA. The release from SPV share will be treated on par with central release for all purposes.
- f) The administrative funds will be paid along with programme funds and the corresponding state share would also have to be deposited by the state in the state central account.
- g) The districts shall also maintain a single savings bank account for transacting administrative funds alone. No Programme fund to be transferred to the

districts. The transfer of the administrative funds to the district shall also be made through FTO from the state level, by a designated authority. These accounts shall also have to be registered with PFMS.

- h) The transfer of the assistance to the beneficiaries (clarity) shall be done to the registered bank / core banking enabled post office accounts as per the decided instalments and the amount thereof through digitally signed FTO. For transfer of funds to the beneficiaries, the bank / post office account of the beneficiary should be frozen on AwaasSoft.
- i) If the beneficiary opts to borrow money from financial institutions facilitated under PMAY, the beneficiary shall receive the PMAY funds in the same account as the loan account.
- j) Supply of construction material in lieu of financial assistance to the beneficiaries as in some states with the prior approval of the Empowered Committee will only be through authorized dealers whose bank accounts are registered in PFMS.
- k) The State Government will directly transfer the payment to the registered authorized dealer from the SNA through the PFMS by an Fund Transfer Order (FTO) issued by the Competent Authority on receipt of bills from the supplier and after satisfying the quality and quantity of goods specified in the order.
- l) If material is supplied by a State Government Department or agency, the funds may be transferred in the same manner to that department or organisation.
- m) After the end of every financial year the reconciliation of the bank balance and the Awaasoft balance shall be undertaken by the 15th of April of the next financial year, through the submission of the Bank transaction statement to the ministry.

10.2 Fund Release and Accounting

- a) For accounting and release of funds to the states, the State shall be considered as a unit.
- b) The annual central allocation to the States/ UTs will be released in two instalments. The first instalment shall be equal to 50% of total annual financial allocation and the second instalment shall be equal to the annual allocation minus first instalment and applicable deductions (shortfall of state share / admin expenditure) as prescribed in the guidelines.
- c) The Ministry will release funds to the Consolidated Fund of the States and the UTs with Legislature, as per the provision made in the Central Budget under the Major Head '3601' and '3602' for release of programme funds to States and the UTs with Legislature respectively. In respect of UTs without Legislature, the funds would be released through Letter of Authority issued by the Ministry.
- d) The interest amount accrued on the deposits (and misc receipts) of the PMAY-G funds shall be treated as part of the scheme resources.
- e) These directions apply to payments made for the specified unit assistance including the State and Central share. Where states however choose to front load expenditure by using their own resources and recouping it later from the central government transfers when received, the amount advanced by the state will have to be deposited in the SNA and transferred electronically.
- f) Where states choose to supplement the unit assistance under the scheme from their own resources they are free to devise mechanism for transfer of such funds. If they choose to use AwaasSoft to transfer such funds, the matter may be communicated to the central government to make the necessary adjustments in the software.

10.3 Submission of proposals and release of funds

The State shall be the unit for the purpose of submission of proposals and release of funds. The State shall send one consolidated proposal to the Ministry for release of funds. All conditions to be fulfilled for release of funds and the percentage of utilisation required, would be accounted for at the State level. Once all the transactions are brought on to the electronic platform, the proposals for release of funds shall be auto-generated based on predefined parameters and the supporting documents will be auto-generated conditions and uploaded after approval by the competent authority.

10.4 Procedure for release of first instalment

The 1st instalment would be 50% of central share of total financial allocation for a particular State / Union Territory. The 1st instalment for the State / Union Territory as a whole to be released at the beginning of the financial year to the States / UTs that have availed the 2nd instalment of the previous financial year, subject to fulfilment of specific conditions, if any, prescribed at the release of the 2nd instalment of the previous financial year. [Here and in rest of the guidelines the conditions that apply to release of first instalment by government will also apply to release by the SPV].

10.5 Procedure for release of second instalment

10.5.1 The States will submit a proposal for the State as a whole for release of 2nd instalment. The proposal to be submitted should be based on achievement of prescribed physical and financial progress on AwaasSoft enclosed with the duly signed copy of the report from AwaasSoft by the Competent Authority.

10.5.2 The release of second instalment to the State will be subject to the following conditions:

- i. Utilisation of 60% of total available funds on AwaasSoft.
- ii. Achievement of the physical progress as per the prescribed criteria and indicators as given below :-

Year	Criteria	Indicator
Current year	Target Fixing	100 percent
Current year	Issue of Sanctions	95 percent of Target
Current year	Freezing of Beneficiary Accounts	100 percent of the sanction.
Current year	Release of 1 st instalment to the beneficiary	100 percent of the sanctions in terms of generation of FTO
Current year	House constructed	20 percent of Sanction
Previous year	House constructed	95 percent of Sanction

- iii. Any other condition specifically indicated during previous release.

10.5.3 The State government shall furnish the following documents along with the proposal for the release of 2nd instalment:-

- i. Utilization Certificate for funds received during the current financial year based on the reports of AwasSoft.
- ii. Audit Report of the State for the previous financial year. In case any irregularities pointed out in the Audit Report, the action taken on such irregularities should also be reported.

- iii. Uploading of copies of sanction orders releasing the matching state share for the previous and current financial year on AwaasSoft.

10.5.4 States who had not availed the 2nd instalment of previous financial year shall have to submit a proposal for release of 1st instalment along with all requisite documents which were required to be submitted for the release of 2nd instalment as mentioned in para10.5.3.

10.6 Release of State share

The State Government should release the full state share corresponding to the central share within a period of 15 days of the release of central share. A copy of the allocation order should be uploaded on AwaasSoft. The State Government should have released all its contribution (including that of the previous years), uptill the date of submitting the proposal for release of 2nd instalment. In the event of any shortfall of state share in the previous financial year, corresponding Central Share would be deducted from the 2nd instalment of the current financial year.

10.7 Transfer of funds from State Consolidated Fund to State Nodal Account

The central allocation of funds which have been sent to the State Consolidated Fund should be transferred to the State Nodal Account within 15 days other-wise a penal interest of 3% would be charged and would be deducted from the subsequent central releases.

10.8 Reallocation

No proposal for 2nd instalment will be entertained after February, for the financial year. If proposal for 2nd instalment is not received by then, the balance

allocation earmarked for the defaulting States as well as any available savings out of the 5% reserve fund shall be reallocated among other States as per the demand. This reallocation would be done to a State/UT that submits a specific proposal for additional funds by January, after having utilised the annual allocation released to it. However, if the reserve of 5% is fully committed and there are more eligible proposals for special projects, they would be given priority. Reallocation of funds would be done with the approval of the Empowered Committee.

10.9 Administrative Expenses

- i. The administrative funds to the States would be released in two instalments along with the Programme fund but are to be accounted separately from the programme fund.
- ii. All releases of the administrative fund from the central government would be made to Consolidated Fund of the States / UTs.
- iii. The administrative fund component of the Special Purpose Vehicle release will be released with the first instalment. However the second will be released only if the conditions of release have been satisfied.
- iv. The administrative fund would also be deposited into the State Nodal Account.
- v. Transfer of administrative fund to the districts would be done electronically through the generation of FTO on AwaasSoft-PFMS Platform. The districts have to be registered as vendors on PFMS for transfer of administrative funds.
- vi. In respect of administrative funds that can be retained at the state level, a separate bank account for administrative expenses may be opened at the State Level and registered as vendor on PFMS wherein the administrative funds would be transferred to that account by generation of FTO.
- vii. The 1st instalment of the Administrative funds would be released along with the 1st Instalment for house construction to the State / UT.

- viii. The second instalment of Administrative funds would be released along with the 2nd instalment of the program fund. Any unspent amount from the previous financial year against the Administrative Fund shall be adjusted from the 2nd Instalment of the next financial year.

10.10 Funds in respect of erstwhile rural housing scheme - Indira AwaasYojana

- i. There would be a separate accounting for the erstwhile scheme of Indira AwaasYojana.
- ii. Funds of the scheme lying at different levels viz., district, block, intermediate panchayats and Gram Panchayats would be brought back to the State Nodal Account.
- iii. The detailed procedure to be adopted for transfer of funds from the districts / blocks / panchayats to the State Nodal Account is given at **Annexure-II**.
- iv. The targets that have been given to the States for which the funds have been released during the previous years would be monitored for completion.
- v. The States would ensure completion of the houses utilising the funds available with them that have been released against the targets.
- vi. The States on completion of the houses would submit a proposal for settlement of accounts.
- vii. The balance of central funds if any that have been left with the State Government would be returned back by the State Government.

10.11 Committed Liability

10.11.1 In the erstwhile rural housing scheme, in respect of certain States, houses have been sanctioned as per the target assigned but the earmarked funds are yet to be released. In order to ensure that all the houses sanctioned are completed, balance funds need to be released to the State. In such cases, the States may submit a proposal for release of Committed Liability after utilisation of 60% of the total available funds during the financial year 2016-17.

10.11.2 In respect of the Special Projects that have been sanctioned under the erstwhile rural housing scheme, the funds would be released to the States after submitting the proposals as per the earlier prescribed procedure. The States on completion of the special projects should submit the proposal for settlement of accounts.

10.11.3 All the houses sanctioned under the erstwhile rural housing scheme under normal as well as special projects should be completed and the account should be settled before the end of financial year 2016-17. Release of 2nd installment under PMAY-G for the FY 2017-18 would be made only when the States have settled the accounts in respect of houses sanctioned under erstwhile rural housing scheme.

Annexure - II

I States to assess the fund available at different levels of administration

- ✓ Ending March, 2016, all the funds that was retained as per assessment mentioned above but remained unspent at different levels viz., Districts / Blocks have to be transferred to the State Nodal Account. That would mean that on 1st April, 2016, there shall be no funds in the District and Block Account. **The State Nodal Officers for IAY to ensure this.** These units may continue to maintain a bank account for receiving and spending the administrative funds.
- ✓ States in the first fortnight of April, 2016 send a consolidated district-wise statement indicating all unspent funds that have been transferred to the State level bank account from the district.
- ✓ The statement shall be accompanied by a certificate from the state officer responsible for IAY that the funds lying in accounts in the peripheral administrative units such as District, Blocks, Gram Panchayats and villages have been transferred to the central account and are reflected in the statement.
- ✓ The total fund available (that would include the release during FY 2015-16 and the total of unutilised funds transferred from the districts/blocks) in the State Nodal Account should be furnished by the State Government. The balance amount figures of the State Nodal Account to be supported by bank statement as on 5th April 2016, of the financial year.
- ✓ The amount of fund available in the State Nodal Account to be entered in AwaasSoft against the Opening Balance and the same **would be frozen for the year, without further change.**
- ✓ In respect of the houses sanctioned prior to financial year 2015-16, the accounts of the beneficiaries, to whom the instalments are pending are to be

frozen on PFMS, to enable transfer of money to them electronically through the generation of FTO.

Chapter – 11

GRIEVANCE REDRESSAL

11. Grievance Redressal Mechanism

11.1 There should be a grievance redressal mechanism set up at different levels of administration viz., Gram Panchayat, Block, District and the State. An official of the State Government needs to be designated at each level to see that the grievance raised is redressed to the satisfaction of the complainant.

11.2 The official who is tagged at each level would be responsible for disposing off the grievance / complaint within a period of 15 days from the date of receipt of the grievance / complaint. The grievances may be in the following categories :-

- a) Irregularities in release of instalments
- b) Non provision of support services
- c) Non provision of convergence schemes
- d) Refusal to agree to the choice of design/construction technology made by the beneficiary
- e) Non-provision of the loan from financial institutions to the beneficiaries

11.3 The details of the grievance redressal officers including the name, telephone number and address of the officer designated at each level for addressing the grievance and the procedure to file the grievance should be clearly displayed in each Panchayat so that the people are aware of the process. The process so displayed should also indicate the steps that need to be taken by the complainant in case his grievance is not resolved at the level in which he had applied. Awareness also needs to be

provided to the people of the procedure of lodging the complaints on the CPGRAMS portal.

11.4 With regard to the complaints received in the Ministry of Rural Development through CPGRAMS or otherwise, the same would be forwarded to the respective State Government for furnishing the Action Taken Report. The officers designed at each level of administration for redressing the grievances should be responsible for redressing the grievance in the complaints and furnish the Action Taken Report within one month of receipt of the complaint to the Ministry under intimation to the complainant.

Chapter-XII

Special Projects

12.1 Allocation for Special Project

12.1.1 Five percent of annual budgetary grant under PMAY-G, would be retained at the Centre as a reserve fund. This fund would be used for financing the proposals under Special Projects received from the States. For Special Project, the States may submit the proposals in respect of the following:

- a) Rehabilitation of families affected by natural calamities and fire cases.
- b) Rehabilitation of families affected by violence and law and order problems.
- c) Beneficiaries of Forest Rights Act (FRA), Surrendered Militants, Shifting Cultivators, any other category as approved by Empowered Committee
- d) Settlement of people forced to relocate in districts along the international border.
- e) New technology demonstration – especially with focus on affordable and green technologies and using locally available materials.

12.2 Proposal for Special Project

12.2.1 The proposal for Special Project should be submitted by State Governments with adequate details and justification to the Ministry of Rural Development. The proposals submitted by the states would be considered by the Empowered Committee of approval.

12.2.2 The State while submitting the proposal should ensure the following :-

- a) Identify the beneficiaries who are to be provided assistance under Special Project.

- b) The beneficiaries identified under the special projects are those households that are listed as per the housing deprivation in the SECC-2011 or beneficiaries under IAY or households that have been included in the additional priority list as per resolution of the Gram Sabha and approved by Appellate Committee
- c) In respect of new technology demonstration, the beneficiaries should be only those who are in the priority list of PMAY-G which is already approved by Gram Sabha and the beneficiaries have given the consent for taking up the technology demonstration.

12.3 Funds for Special Projects

- a) The funds for the projects approved under Special Projects will be released in two instalments.
- b) First instalment shall be equal to 50% of the total project cost
- c) Second instalment shall be equal to the total project cost minus first instalment and deductions on account of shortfall of state share.
- d) All releases for the Special Projects would be made to Consolidated Fund of the States / UTs.
- e) The assistance should be transferred directly to the beneficiaries from the Bank account at the State Level through PFMS.
- f) The accounts in respect of special projects should be settled within one year from the date of release of 1st instalment.

12.4 Procedure for release of funds under Special Project

12.4.1 The first instalment would be released to the State subject to the following conditions :-

- a) The first instalment would be released automatically after the project is approved subject to fulfilment of conditions if any prescribed earlier in respect of special projects.

12.4.2 The second instalment under Special Project would be released subject to the following conditions :-

- a. Utilisation of 60% of total available funds under the special project as reflected on AwaasSoft;
- b. Uploading of physical progress of special projects, including photographs;
- c. Fulfilment of conditionalities, if any, indicated during earlier releases;
- d. Settlement of accounts in respect of Special Projects sanctioned before 2 years.

12.4.3 The State government shall furnish the following documents along with the proposal for the release of 2nd instalment:-

- i. Utilization Certificate indicating 60% or more in respect of funds released under special Project within 6 months from the date of release of 1st instalment.
- ii. Uploading of copies of sanction orders releasing the state share for the project on AwaasSoft.
- iii. Audit Report in respect of funds released as 1st instalment. In case any irregularities pointed out in the Audit Report, the action taken on such irregularities should also be reported.

12.5 Time lines for Special Project

- a) After the Special Project is approved by the Empowered Committee, the State should register the details of the beneficiaries to be provided assistance under Special Project on AwaasSoft.
- b) After registration of the beneficiaries, the 1st installment of the Special Project would be released to the State.
- c) States should fulfill all the requisite formalities and submit the proposal for release of 2nd instalment under Special Project within 6 months from the date of release of 1st instalment.
- d) The States should within one year from the date of release of first instalment :-
 - i. Ensure completion of the houses sanctioned under Special Projects and uploaded on AwaasSoft along with photographa of different stages of construction
 - ii. Submit the documents viz., Utilisation Certification and Audit Report for settlement of accounts in respect of funds released for the Special Projects.
- e) No funds for a new Special Projects would be released to the State unless the timelines specified above have been adhered in respect of earlier special projects

12.6 Special Project under Exigency

12.6.1 There are situations that require immediate response and for that purpose the states can, after approval from the Chief Secretary, use upto 2 percent of its targets to meet immediate exigency. This shall be adjusted from the target of the next financial year. Accordingly, the state should ensure the following in respect of houses sanctioned under special projects under exigency:-

- a) After the Special Project is approved by the Chief Secretary, the State should register the details of the beneficiaries to be provided assistance under Special Project on AwaasSoft.
- b) The beneficiaries to be covered under the Special Project should be those as mentioned in para 12.2.2 (b) above.
- c) After registration of the beneficiaries and on intimation of the same to the Ministry of Rural Development by the State Government, the 1st installment of the Special Project would be released to the State.
- d) The timelines as prescribed in para 12.5 should be adhered to.

12.7 Administrative Expenses under Special Project

- a) The administrative fund in respect of Special Project would be released in 2 instalments alongwith the subsequent release of administrative fund in respect of houses sanctioned under normal PMAY-G. That is the administrative fund for special project would be released along with the release of 1st or 2nd instalment of administrative fund under normal PMAY-G whichever happens earlier.
- b) The quantum of administrative fund released for Special Project would be added to the administrative fund released under normal PMAY-G of the State during the particular financial year.
- c) The administrative fund under the Special Project and that under normal PMAY-G would be treated as a single fund for all purposes.

Chapter-XIII

E-Governance in PMAY-G

In PMAY-G, program implementation and monitoring shall be executed through an end to end e governance model. There will be two systems for e-governance based service delivery in the scheme i.e; the PMAY-G MIS- AwaasSoft and the PMAY-G mobile application- AwaasApp.

AWAASOFT

AwaasSoft is a web based transactional electronic service delivery platform to facilitate e-governance in PMAY-G. The system has been developed in house Ministry of Rural Development, in collaboration with NIC. The portal is currently hosted at the url - <http://iay.nic.in>. All the critical functions like the fixing of targets, the release of Funds, the issue of sanction order to the beneficiary, the monitoring of the stages of the construction by the beneficiary, and the release of the assistance amount to the beneficiary is done through the AwaasSoft. The workflow in the scheme implementation that is transacted through AwaasSoft is shown in the flow diagram below.

Features of AwaasSoft

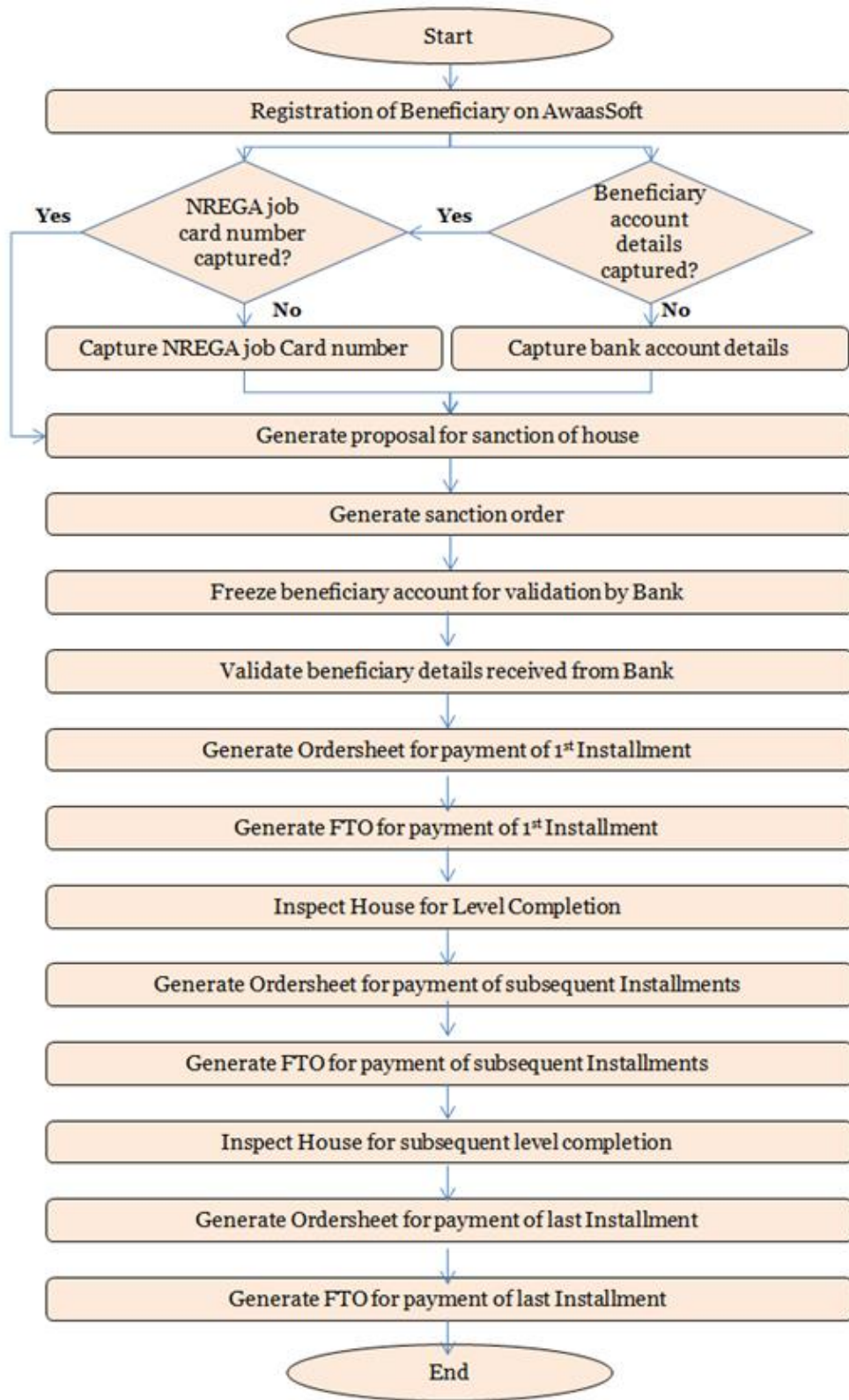
The MIS has different modules at different levels viz., State, District, Block and Panchayat designed to capture all the transactions that would be required in implementation of the scheme of PMAY-G.

The important modules are as follows :-

Target setting for a year

Deals with the target setting (physical and financial) at Ministry of Rural Development, State, District, Block and Gram Panchayat levels.

Captures details relating sanction the houses, editing the sanction, and deletion the



to of of of

sanctions made.

Beneficiary Selection under PMAY (G)

Deals with making available the Gram Panchayat-wise list of eligible beneficiaries as per SECC- 2011 database, generating priority list of beneficiaries, search Panchayats / villages, and beneficiaries from SECC database

Fund Management

Captures receipt of funds from the Centre and the State and transfer of funds to the district, blocks and transfer of assistance to the beneficiaries.

Electronic Fund Management System

Captures the details of the State Nodal Bank account, freezing of the bank account details of the beneficiaries, setting the signatory level and activation / deactivation of DSCs, and generation of order sheets.

Progress of Construction

Captures the details of the images of different levels of construction of houses taken, verified and uploaded of AwaasSoft using “AwaasApp”.

Beneficiary Management

Facilitates registration of the beneficiary, uploading photograph of the beneficiary, allowing for capturing of personal details, Bank/Post Office Account number and capturing Aadhaar number, MGNREGA Job Card Number etc.

Inspection / Verification of Houses

Deals with the regular inspection of houses at the level of Gram Panchayat and Block Panchayat. It also provides space for noting verification of houses by officials and monitors.

Online Submission of proposal

Allows the States to submit their proposals online to the to the Ministry of Rural Development. It includes options for the preparation of Audit report, Utilization Certificate and other documents. The system calculates the amount to be released.

Personnel Module Captures profile of officials engaged in IAY.

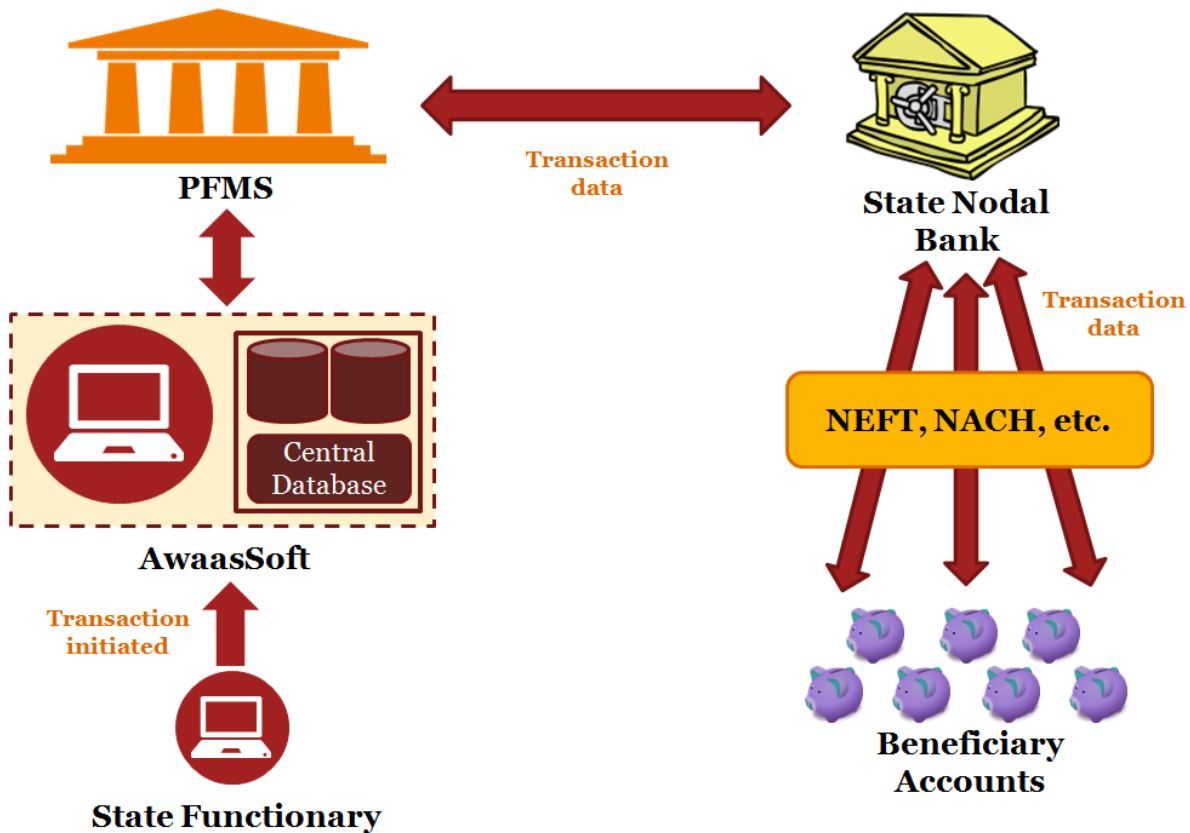
Process of data entry at different levels

A designated officer manages the MIS at the Ministry of Rural Development working closely with the NIC. The targets and allocation for the States once finalized would be entered by the Ministry. At the state level, state governments have to nominate Nodal Officers who would manage the MIS. The number of instalments in which the fund would be transferred and in what proportion, the district wise targets and allocation need to be entered at the State level. The Nodal Officer would also serve as the converging point for queries and issues faced by the districts and a single window for communication with NIC in respect of AwaasSoft. The status of usage of AwaasSoft at the district level shall be monitored regularly. The reporting of special projects needs to be made separately under the corresponding provision in AwaasSoft and this should be ensured at the state level. At the district level dedicated staff should be identified in order to manage data entry. They would continuously interact with the state Nodal Officer. The targets and allocation for the Blocks/Gram Panchayats need to be entered by them. The pendency status and exception reports generated from AwaasSoft should form the basis for monitoring. Data entry operations should be planned to ensure timely entry of information. Regarding the uploading of photographs the same may be done using the AwaasApp.

The process of data entry starts with the registration of the beneficiaries for the year. The profiles need to be complete including information on Bank accounts, MGNREGA Job Card Number, Aadhaar Number, Mobile number. The list of beneficiaries should be consolidated at the block level. The hiring of the required staff can be charged on the 4% allowed for administrative expenses. It should be ensured that the man power hired is IT trained and are utilized efficiently.

Fund flow through AwaasSoft:

From the year 2016 all the payments from the states to the beneficiary shall be electronically done through the PFMS. The process flow is given below:



The various preparatory steps that need to be undertaken to migrate to electronic fund transfer are as below

Registration of implementing agency and Bank Account

- Implementing agency at state level to register itself with CPSMS
- There should be only one bank account dedicated to IAY at the state level in which funds of IAY should be kept.
- Agency to ensure that the bank account is registered / integrated with CPSMS
- The details of the bank account are to be entered in AwaasSoft from the link given at State Login.
- The details of the bank account once finalized, cannot be changed for the financial year.
- Ensure that a mobile number and email address is provided for receiving daily financial reconciliation statement through SMS / mail.

Designating Signatory for Fund Transfer Order (FTO)

- The level and designation of officer for digitally signing the FTO should be declared.
- The level and designation of officer for verification of first sign and for second digital sign should be declared.
- The State should appoint a MIS Nodal Officer who will have the authority to activate / deactivate Digital Signature Certificates (DSCs).
- The 1st and 2nd signatory can be changed by state login (AwaasSoft) at the start of financial year. Once declared this cannot be changed at any point of time during financial year.

Registration of Signatory

- All 1st and 2nd level signatories to register from block login of AwaasSoft. Presently the software only allows the signatories to be from the block level. In case any State wants to appoint signatories at District or State level, the software can be customized accordingly. The State should communicate the same to the Ministry.
- The username of the signatory would be the same as the username of the block followed by 'A' for 1st Signatory and by 'B' for 2nd Signatory
- The password would be sent to the registered mobile number of 1st and 2nd signatory.

Enrolment of signatory and activation

- Registered signatories can login from any login screen of AwaasSoft with the new credentials and enrol their DSCs.
- If the Officer does not have a DSC, the same should be procured
- The State MIS nodal officer can activate/de-activate any DSC from state login.
- Once DSC is activated, signatory can login again to generate/ digitally sign the FTO in future.

Beneficiary Bank Account

- The bank account of IAY Beneficiary should be freezed from the Block Login of AwaasSoft before generating 1st order sheet.
- All frozen beneficiary bank accounts would be verified by PFMS
- Once account is verified by PFMS, it will be re verified by the block officials who will ascertain that the name of the account holder matches with the name of the beneficiary as entered in AwaasSoft

- The beneficiary bank accounts which have been verified by PFMS and subsequently by the block officials will appear in order sheet for payment
- The beneficiary bank accounts rejected by PFMS will again have to be updated and frozen again
- Beneficiaries having Post Office account are also recognized under PFMS and accordingly, the post office accounts of the beneficiaries also to be frozen.

Functions handled by various user levels on AwaasSoft

User Level	Function handled through AwaasSoft
Centre	<ul style="list-style-type: none"> • Setting targets for states • Uploading of sanctions for fund release to State
State	<ul style="list-style-type: none"> • Allocating targets to Districts • Adding State Debit Account details • Confirming fund receipt from Centre • Releasing the State share • Setting the instalment values and payment levels • Generation of FTO for transfer of Admin Fund • Fixing the Digital Signatory levels
District	<ul style="list-style-type: none"> • Review and approve proposal for house sanction • Allocating targets to Blocks
Block	<ul style="list-style-type: none"> • Uploading beneficiary waitlist after verification of SECC data • Registration of beneficiaries • Capturing NREGA job Card • Capturing Bank Account Details • Freezing beneficiary account • Generation of ordersheet for FTO • Generation of FTOs for payment of instalments

User Level	Function handled through AwaasSoft
	<ul style="list-style-type: none"> • Approval of inspection photographs • Data entry for transactions prior to FY 2015-16

States may choose to delegate the functions of ordersheet and FTO generation to the District instead of the Block, as per their need.

Monitoring Progress on AwaasSoft

AwaasSoft has the following types of reports available for monitoring progress under PMAY-G

1. Physical Progress Reports
2. Financial Progress Reports
3. Convergence Reports
4. eFMS Reports
5. Social Audit Reports
6. Other Reports

Transactions through PFMS

PFMS provides the following two services to the Rural Housing Division of MoRD in relation to transfer of benefit to the end user under the Indira Awaas Yojana program

1. Medium for the validation of beneficiary accounts by banks
2. Medium for the payment of FTOs by state nodal banks

As medium for validation of beneficiary accounts by banks –

- i. PFMS receives details of beneficiaries' accounts entered by executives of the state governments on AwaasSoft.
- ii. PFMS performs a preliminary validation of the account information received, and if all is found to be in order, beneficiaries' account details are sent to the concerned banks for validation.
- iii. Responses received from the beneficiaries' banks are relayed to AwaasSoft.

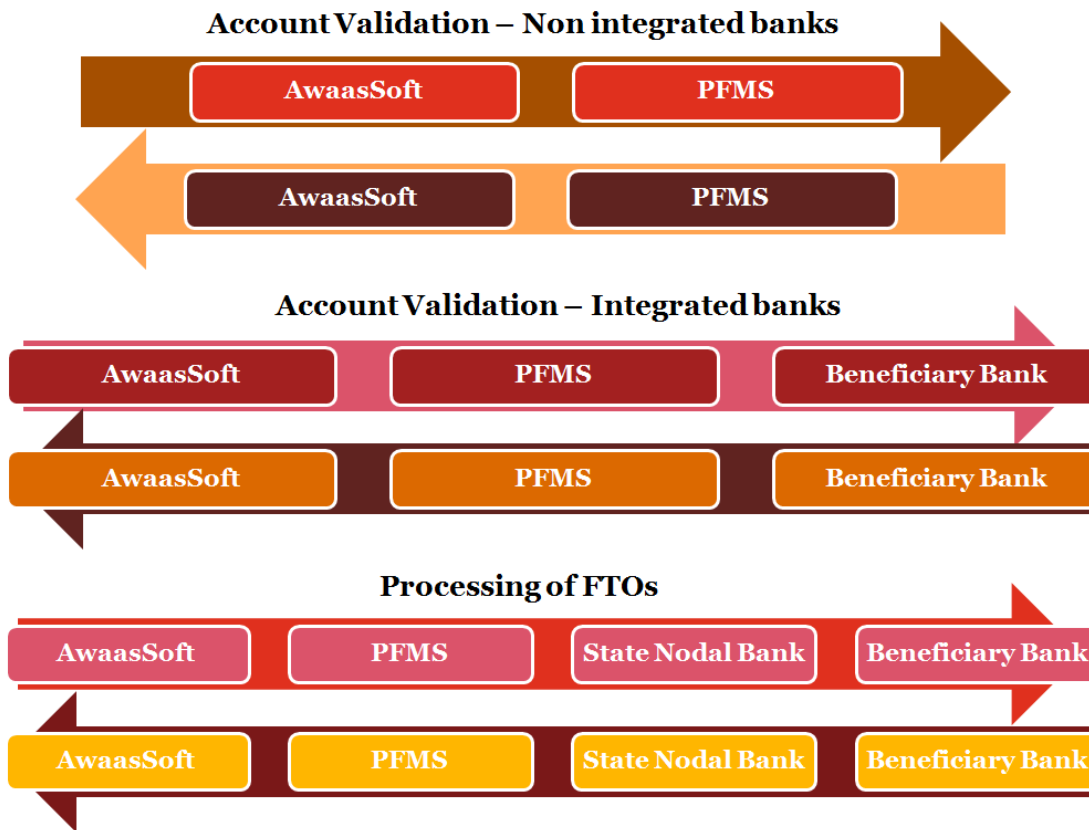
- iv. The above is true only in the case of banks which are integrated with PFMS. For non-integrated banks, after the preliminary validation by PFMS, if all is found to be in order, PFMS directly sends the appropriate responses to AwaasSoft, with no involvement of the beneficiaries' banks.

As a medium for the payment of FTOs by state nodal banks –

- i. PFMS receives the Fund Transfer Orders generated by executives of the state governments on AwaasSoft.
- ii. PFMS performs a preliminary validation of the FTOs received, and if all is found to be in order, PFMS sends an acknowledgment of having accepted the FTO, or else, responds with an FTO rejection.
- iii. Accepted FTOs are then sent to the concerned state nodal banks for payments to beneficiary accounts.
- iv. Responses received from the state nodal banks are relayed to AwaasSoft.

All the beneficiaries that are to receive benefit under the PMAY-G scheme must be registered on AwaasSoft and their bank accounts should be validated through PFMS.

Payment of all instalments under PMAY-G are to happen through FTOs generated on AwaasSoft, which then are processed by PFMS and forwarded to the State Nodal Banks for fund transfer to beneficiary accounts.



Monitoring through MIS

A number of reports are generated by the MIS which can be used for monitoring and reporting purposes. These can be drilled down to the beneficiary level. The pendency reports and exception reports generated from AwaasSoft should be used for monitoring purposes. The date of sanctions would be taken as the date for start of the monitoring process. The inspections would have to be done before release of further instalments.

Training on AwaasSoft

All manpower at all levels has to be trained in data entry and management. Master trainers would be trained by the NIC and they would be responsible to train the district and block level operators. The people using digital signatures shall be trained and enlightened about the security aspects of using them. The use of emails for communication between the state nodal officer and district officers concerned

may be emphasized in order to make it faster and efficient. The detailed user manual for AwaasSoft is also available on the portal.

Strong Monitoring

Management Information System

The Management Information System (AwaasSoft) had been strengthened to enable robust real time online monitoring of the implementation of the scheme and to initiate immediate and corrective action. AwaasSoft has been designed to capture the implementation process through its Target Setting and Fund Management modules. The Beneficiary Management module captures details of the beneficiary and status of his/her sanction. Real time reports generated by the system are useful tools for monitoring of progress and reporting.

A dashboard to provide customized information for monitoring, tracking and reporting of house construction by various stakeholders involved in the implementation of the scheme will be available. The module is being designed to provide data on key parameters in an accessible and user friendly manner through effective visualization.

Direct Benefit Transfer

Payments to beneficiaries to be routed through the AwaasSoft-PFMS platform to ensure seamless transfer of funds electronically. This leads to increased transparency by enabling real time monitoring of funds disbursed to beneficiaries. Additionally the time lag involved in release of funds from the State to intermediate levels of administration and thereon to the beneficiary would be reduced, leading to prompt delivery of assistance

Mobile Application

Mobile application “AwaasApp” that captures geo-referenced and time-stamped photographs of the houses during their construction has been developed. The application is designed to facilitate inspections and uploading of photographs. The geo tagged data made that would be available through ‘AwaasApp’ would be linked to the dashboard that is proposed to be developed in future. Functionality of AwaasApp is to be increased till it is enabled to cover the entire data entry and MIS requirements.